



# PROPOSAL WILL INCREASE MORTGAGE PAYMENTS

<b>State</b>	<b>Average Loan Amount</b>	<b>Monthly Pay. @6% 30 Yr. Fixed</b>	<b>Monthly Pay. @7.5% 30 Yr. Fixed</b>	<b>Monthly Increase</b>	<b>Yearly Increase</b>
<b>SD</b>	<b>\$111,782</b>	<b>\$670</b>	<b>\$782</b>	<b>\$111</b>	<b>\$1,337</b>
<b>TN</b>	<b>\$125,915</b>	<b>\$755</b>	<b>\$880</b>	<b>\$125</b>	<b>\$1,506</b>
<b>TX</b>	<b>\$122,496</b>	<b>\$734</b>	<b>\$857</b>	<b>\$122</b>	<b>\$1,465</b>
<b>UT</b>	<b>\$162,279</b>	<b>\$973</b>	<b>\$1,135</b>	<b>\$162</b>	<b>\$1,941</b>
<b>VA</b>	<b>\$212,013</b>	<b>\$1,271</b>	<b>\$1,482</b>	<b>\$211</b>	<b>\$2,536</b>
<b>VT</b>	<b>\$161,183</b>	<b>\$966</b>	<b>\$1,127</b>	<b>\$161</b>	<b>\$1,928</b>
<b>WA</b>	<b>\$208,813</b>	<b>\$1,252</b>	<b>\$1,460</b>	<b>\$208</b>	<b>\$2,497</b>
<b>WI</b>	<b>\$133,078</b>	<b>\$798</b>	<b>\$930</b>	<b>\$133</b>	<b>\$1,592</b>
<b>WV</b>	<b>\$117,146</b>	<b>\$702</b>	<b>\$819</b>	<b>\$117</b>	<b>\$1,401</b>
<b>WY</b>	<b>\$140,722</b>	<b>\$844</b>	<b>\$984</b>	<b>\$140</b>	<b>\$1,683</b>